

**Massachusetts Homeowners Multi Peril Insurance Loss Experience  
2000-2004 Territory Review--Percentage of Loss Dollars by Cause of Loss**

**Cause of Loss**

**1--Fire, Lightning, and Removal**  
**3--Water Damage and Freezing**  
**6--Liability and MedPay**

**2--Wind and Hail**  
**4--Theft**  
**9--All Other**

1--Fire, Lightning, and Removal						2--Wind and Hail					
Territory	2000	2001	2002	2003	2004	Territory	2000	2001	2002	2003	2004
2	56.2%	57.2%	64.8%	48.2%	53.1%	2	4.7%	2.4%	5.6%	2.8%	1.6%
3	3.1%	10.6%	38.7%	52.5%	6.5%	3	1.2%	3.0%	0.7%	0.4%	0.6%
4	46.2%	78.0%	71.4%	62.9%	59.3%	4	3.8%	2.2%	2.1%	2.1%	0.8%
5	30.9%	37.5%	43.7%	38.5%	45.9%	5	10.7%	10.4%	4.7%	3.3%	3.0%
11	42.8%	39.2%	40.9%	42.8%	38.5%	11	3.7%	3.5%	3.2%	2.7%	2.6%
12	17.6%	34.5%	38.4%	10.8%	41.6%	12	4.9%	4.9%	2.7%	3.1%	1.2%
30	38.0%	43.5%	52.9%	35.2%	29.8%	30	8.3%	5.6%	7.0%	2.9%	2.4%
31	29.7%	33.6%	43.5%	29.9%	30.2%	31	9.7%	6.0%	5.7%	3.4%	3.9%
32	47.9%	50.4%	45.5%	29.2%	47.3%	32	9.0%	4.3%	9.0%	9.0%	4.2%
33	32.8%	50.3%	51.4%	42.1%	25.6%	33	9.8%	6.5%	5.9%	6.3%	3.2%
34	29.8%	44.3%	33.0%	25.5%	32.6%	34	10.3%	4.0%	6.4%	4.6%	2.6%
35	50.9%	52.6%	55.8%	43.0%	39.6%	35	5.4%	2.8%	3.0%	4.5%	2.5%
36	31.7%	32.9%	36.8%	34.6%	29.2%	36	9.0%	7.1%	6.3%	5.8%	5.2%
37	20.9%	32.3%	39.6%	29.5%	16.4%	37	4.3%	5.6%	3.2%	2.3%	1.3%
38	45.7%	57.8%	60.1%	55.4%	41.1%	38	4.6%	2.1%	5.2%	2.7%	2.7%
39	23.9%	40.9%	54.4%	30.1%	36.8%	39	7.7%	4.9%	5.5%	5.0%	3.3%
40	35.3%	36.2%	33.6%	31.4%	30.4%	40	5.7%	6.2%	6.1%	4.5%	2.4%
41	55.8%	44.2%	34.6%	41.3%	49.1%	41	3.8%	3.5%	5.5%	3.3%	2.2%
42	59.1%	44.4%	43.8%	41.0%	59.5%	42	5.2%	4.1%	6.2%	5.0%	1.3%
43	26.3%	30.1%	51.0%	37.6%	16.9%	43	6.2%	4.5%	4.1%	5.1%	1.9%
44	34.1%	43.6%	40.2%	36.0%	36.3%	44	7.4%	5.0%	6.3%	3.7%	2.7%
45	34.6%	36.6%	37.1%	39.5%	20.7%	45	11.1%	4.0%	7.2%	3.9%	4.0%
46	43.2%	42.4%	43.0%	30.3%	37.7%	46	7.1%	4.4%	7.9%	4.1%	3.0%
47	50.0%	34.4%	35.4%	43.6%	46.3%	47	5.2%	5.2%	5.4%	4.2%	3.3%
48	29.2%	51.7%	45.5%	29.5%	34.2%	48	7.5%	2.3%	3.0%	6.6%	1.9%
49	34.7%	35.2%	36.7%	27.9%	40.9%	49	15.3%	2.9%	8.4%	6.0%	2.8%
50	40.9%	45.2%	41.7%	24.0%	39.9%	50	7.5%	4.7%	8.3%	9.7%	5.4%
All	35.1%	40.1%	41.3%	33.3%	33.1%	All	7.4%	5.0%	5.9%	4.2%	2.8%

  

3--Water Damage and Freezing						4--Theft					
Territory	2000	2001	2002	2003	2004	Territory	2000	2001	2002	2003	2004
2	15.2%	11.6%	8.0%	26.0%	23.6%	2	3.6%	5.0%	4.8%	6.4%	4.3%
3	75.3%	52.8%	34.1%	23.7%	27.0%	3	9.6%	16.6%	4.3%	4.0%	3.9%
4	16.4%	10.3%	8.6%	22.9%	21.1%	4	2.3%	1.7%	1.1%	1.4%	1.8%
5	31.4%	18.7%	17.7%	33.4%	32.9%	5	4.2%	4.7%	5.1%	4.9%	4.2%
11	21.5%	21.0%	21.4%	31.6%	33.6%	11	6.5%	8.5%	10.5%	7.9%	6.7%
12	45.5%	32.2%	38.3%	52.2%	20.9%	12	11.3%	9.1%	7.3%	3.9%	1.9%
30	26.3%	21.5%	13.2%	30.7%	47.2%	30	5.3%	5.6%	5.0%	4.2%	3.8%
31	30.6%	29.3%	24.8%	39.7%	41.1%	31	4.2%	4.0%	3.1%	2.9%	2.2%
32	15.9%	11.6%	13.8%	17.8%	30.2%	32	8.4%	5.7%	8.1%	7.1%	5.6%
33	14.7%	17.8%	11.5%	17.7%	31.2%	33	7.3%	6.7%	7.3%	5.6%	5.8%
34	24.4%	20.0%	21.8%	38.8%	29.5%	34	6.5%	6.3%	5.6%	4.4%	3.6%
35	15.9%	15.5%	13.0%	34.0%	37.4%	35	6.1%	4.7%	3.2%	3.1%	3.5%
36	30.6%	26.5%	26.0%	35.5%	41.1%	36	3.7%	4.0%	3.2%	2.6%	2.3%
37	55.8%	36.0%	28.9%	50.8%	55.3%	37	3.6%	4.2%	3.5%	1.5%	1.9%
38	17.0%	9.1%	5.5%	11.8%	27.3%	38	5.0%	3.2%	3.7%	3.1%	4.3%
39	28.3%	16.7%	17.2%	29.3%	34.2%	39	6.0%	6.3%	3.7%	5.5%	3.9%
40	32.8%	22.7%	27.9%	35.0%	37.3%	40	4.0%	4.8%	4.8%	2.6%	2.6%
41	21.2%	20.2%	18.8%	27.7%	26.8%	41	6.2%	9.9%	8.9%	7.0%	4.6%
42	13.5%	16.6%	16.4%	27.1%	22.8%	42	4.0%	4.0%	6.2%	3.6%	1.7%
43	44.1%	38.0%	28.5%	33.2%	39.2%	43	4.8%	3.6%	4.9%	2.6%	1.1%
44	28.2%	21.2%	22.6%	36.8%	34.7%	44	4.6%	3.3%	3.6%	2.8%	2.5%
45	29.2%	24.9%	22.9%	30.5%	43.8%	45	6.4%	5.5%	8.0%	4.5%	4.5%
46	20.8%	20.3%	20.0%	35.1%	30.8%	46	3.7%	3.7%	4.3%	2.5%	2.5%
47	16.1%	19.6%	19.7%	23.6%	25.7%	47	6.7%	8.5%	11.1%	6.5%	6.6%
48	27.9%	17.5%	15.3%	25.9%	32.6%	48	6.6%	7.5%	6.1%	6.2%	7.0%
49	21.1%	21.1%	18.4%	32.9%	28.1%	49	4.2%	5.3%	6.9%	4.2%	3.3%
50	25.3%	14.8%	13.2%	32.9%	28.3%	50	4.7%	3.5%	3.4%	2.2%	1.7%
All	29.4%	22.8%	22.2%	36.2%	36.7%	All	4.7%	4.6%	4.6%	3.2%	2.9%

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**1--Fire, Lightning, and Removal  
3--Water Damage and Freezing  
6--Liability and MedPay**

**2--Wind and Hail  
4--Theft  
9--All Other**

6--Liability and MedPay						9--All Other					
Territory	2000	2001	2002	2003	2004	Territory	2000	2001	2002	2003	2004
2	9.7%	13.7%	10.4%	8.4%	11.0%	2	10.6%	10.2%	6.3%	8.2%	6.5%
3	5.3%	4.7%	13.8%	1.4%	9.2%	3	5.5%	12.3%	8.4%	18.1%	52.8%
4	19.5%	2.1%	7.0%	6.0%	12.1%	4	11.8%	5.8%	9.9%	4.7%	4.8%
5	9.0%	14.3%	17.6%	3.3%	4.9%	5	13.8%	14.5%	11.1%	16.5%	9.2%
11	8.9%	14.6%	12.2%	6.5%	5.3%	11	16.6%	13.3%	11.8%	8.5%	13.3%
12	8.1%	5.4%	5.5%	9.6%	10.2%	12	12.6%	13.9%	7.8%	20.3%	24.3%
30	8.1%	7.6%	7.7%	10.7%	7.6%	30	14.1%	16.2%	14.2%	16.3%	9.2%
31	9.0%	9.4%	8.8%	7.2%	8.3%	31	16.8%	17.8%	14.1%	16.9%	14.3%
32	9.7%	15.8%	12.5%	23.6%	5.8%	32	9.1%	12.3%	11.1%	13.3%	6.9%
33	20.8%	8.3%	14.9%	17.0%	20.7%	33	14.5%	10.4%	9.0%	11.3%	13.5%
34	10.8%	8.8%	13.9%	7.3%	14.3%	34	18.2%	16.6%	19.3%	19.4%	17.5%
35	10.0%	10.4%	11.1%	4.1%	9.2%	35	11.7%	14.0%	13.8%	11.4%	7.7%
36	11.5%	11.5%	11.0%	7.0%	7.3%	36	13.6%	18.0%	16.5%	14.5%	14.9%
37	4.3%	7.9%	10.4%	3.8%	4.5%	37	11.1%	14.0%	14.4%	12.1%	20.6%
38	17.3%	16.9%	19.2%	19.7%	16.5%	38	10.4%	10.9%	6.3%	7.2%	8.1%
39	21.3%	16.1%	7.5%	11.6%	11.6%	39	12.9%	15.1%	11.8%	18.5%	10.3%
40	9.0%	9.8%	11.6%	8.7%	9.7%	40	13.2%	20.3%	16.0%	17.7%	17.5%
41	5.5%	4.2%	20.2%	4.4%	5.7%	41	7.4%	18.0%	12.0%	16.3%	11.5%
42	10.9%	14.6%	18.3%	10.9%	6.6%	42	7.4%	16.3%	9.2%	12.3%	8.1%
43	3.1%	7.5%	2.9%	3.8%	6.8%	43	15.4%	16.3%	8.7%	17.7%	34.1%
44	10.6%	9.4%	11.7%	5.2%	8.6%	44	15.2%	17.5%	15.6%	15.5%	15.2%
45	7.7%	13.0%	9.0%	9.1%	12.6%	45	11.0%	16.0%	15.8%	12.6%	14.4%
46	11.1%	9.5%	8.8%	10.8%	11.8%	46	14.1%	19.8%	15.9%	17.3%	14.2%
47	9.7%	15.8%	9.3%	8.1%	7.6%	47	12.2%	16.5%	19.1%	13.9%	10.6%
48	15.8%	8.7%	17.8%	14.6%	14.1%	48	13.1%	12.3%	12.3%	17.2%	10.3%
49	10.7%	14.5%	13.8%	10.1%	11.9%	49	14.0%	21.0%	15.8%	19.0%	13.0%
50	4.6%	8.5%	14.8%	7.9%	8.2%	50	17.0%	23.4%	18.5%	23.4%	16.4%
All	9.4%	10.1%	11.2%	7.3%	8.8%	All	13.9%	17.5%	14.7%	15.7%	15.7%